CLAIMS

What is claimed is:

[c01]   A method of providing communications services, comprising the steps of:

receiving a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider; and

permitting negotiation with other service providers of other communications networks to fulfill the request for communications service.

[c02]   A method according to claim 1, further comprising the step of extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history.

[c03]   A method according to claim 2, wherein the step of extending trust-based credit to the user comprises linearly predicting the user will pay for the requested communications service based upon at least one of the user's payment history, the user's usage history, and the user's credit history.

[c04]   A method according to claim 1, further comprising the step of extending trust-based credit to the user based upon at least one of the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.

[c05]   A method according to claim 1, further comprising the step of billing the user for the communications service.

[c06] A method according to claim 1, further comprising the step of aggregating billing charges between the other service providers of the other communications networks.

[c07] A method according to claim 1, further comprising the step of presenting a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c08] A method according to claim 1, further comprising the step of electronically communicating a single billing statement to the client communications device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c09] A method according to claim 1, further comprising the step of providing the requested communications service.

[c10] A method according to claim 1, further comprising the step of billing a credit card for the aggregated charges.

[c11] A method according to claim 1, further comprising the step of allocating additional network bandwidth to fulfill the request for communications service, the allocation of additional network bandwidth based upon the user's payment history and usage history.

[c12] A method according to claim 1, further comprising the step of accessing a segmentation profile stored in memory, the segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks.

[c13] A method according to claim 1, wherein the step of permitting negotiation with the other service providers comprises permitting a user associated with the client communications device to negotiate with the other service providers.

[c14] A method according to claim 1, wherein the step of permitting negotiation with the other service providers comprises negotiating on behalf of a user associated with the client communications device.

[c15] A computer program product, comprising:

a computer-readable medium; and

a Analysis Module stored on the computer-readable medium, the Analysis Module receives a request for communications service, the request for communications service originating from a client communications device associated with a user, the request for communications service communicated via a communications network to a service provider of that communications network, and the Analysis Module permits the user to negotiate with other service providers of other communications networks to fulfill the request for communications service.